Case 19-22510-CMB Doc 77 Filed 03/06/22 Entered 03/07/22 00:22:48 Desc Imaged Certificate of Notice Page 1 of 5

Information to identify the case:					
Debtor 1:	Mark A. Nelson	Social Security number or ITIN:	xxx-xx-8160		
	First Name Middle Name Last Name				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:EIN:			
United States Ba PENNSYLVA	inkruptcy Court: WESTERN DISTRICT OF NIA	Date case filed in chapter:	13	6/25/19	
Case number:	19-22510-CMB	Date case converted to chapter:	7	3/4/22	

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Mark A. Nelson	
2.	All other names used in the last 8 years		
3.	Address	241 Shenandoah Drive Pittsburgh, PA 15235	
4.	Debtor's attorney Name and address	Francis E. Corbett Mitchell Building – 707 304 Ross Street Pittsburgh, PA 15219–2230	Contact phone 412–456–1882 Email: fcorbett@fcorbettlaw.com
5.	Bankruptcy trustee Name and address	Natalie Lutz Cardiello 107 Huron Drive Carnegie, PA 15106	Contact phone 412-276-4043 Email: ncardiello@cardiello-law.com

For more information, see page 2 >

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Debtor Mark A. Nelson Case number 19–22510–CMB

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.

U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.

Contact phone 412-644-2700

Date: 3/4/22

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

April 11, 2022 at 09:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.

8. Presumption of abuse

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: 6/10/22

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).

You must file a motion:

• if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline for all creditors to file a proof of claim (except governmental units):

Deadline for governmental units to file a proof of

Filing deadline: 12/23/19

Filing deadline: 5/13/22

claim:

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Liquidation of the debtor's property and payment of creditors' claims

The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 19-22510-CMB

Mark A. Nelson Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: Mar 04, 2022 Form ID: 309B Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol Definition

##

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2022:

•		
Recip ID db	+	Recipient Name and Address Mark A. Nelson, 241 Shenandoah Drive, Pittsburgh, PA 15235-2053
aty	+	Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+	James R. Wood, Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
aty	+	Jennifer L. Cerce, Maiello Brungo & Maiello, Southside Works, 424 S. 27th Street, Ste 210, Pittsburgh, PA 15203-2380
aty	+	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
aty	+	S. James Wallace, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
cr	+	Penn Hills School District and Municipality of Pen, Tax Division, c/o Maiello, Brungo & Maiello, LLP, Foxpointe II, 100 Purity Rd, Ste. 3 Pittsburgh, PA 15235-4441
cr	+	Wells Fargo Bank, National Association, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
15075853		Kimberly J. Hong, Esquire, Manley Deas Kochalski, LLC, 2601 Koppers Bldg. Jr>436 7th Ave, Pittsburgh, Pennsylvania 15219
15075854	+	Maiello Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, Pennsylvania 15235-4441
15075857		Municipality of Penn Hills, Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, Pennsylvania 19404-3020
15100321	+	Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
15075858	+	Oakmont Water Authority, P.O. Box 73, Oakmont, Pennsylvania 15139-0073
15075859	+	Penn Hills School District and Municipal, Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, Pennsylvania 15235-4441
15075860		Peoples, P.O. Box 644760, Pittsburgh, Pennsylvania 15264-4760
15075861		Portfolio Recovery Associates, LLC, P.O. Box 3020, Norristown, Pennsylvania 19404-3020
15075864		UPMC Health Services, P.O. Box 371472, Pittsburgh, Pennsylvania 15250-7472
15075865		UPMC Physician Services, P.O. Box 371980, Pittsburgh, Pennsylvania 15250-7980
15105377		UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15075866		UPMC Presbyterian Shadyside, P.O. Box 382059, Pittsburgh, Pennsylvania 15250-8059
15075867		UPMC St. Margaret, P.O. Box 382059, Pittsburgh, Pennsylvania 15250-8059
15115365	+	Wells Fargo Bank, Minnesota, N.A., Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: fcorbett@fcorbettlaw.com	Date/Time	Recipient Name and Address
aty		Mar 04 2022 23:32:00	Francis E. Corbett, Mitchell Building - 707, 304 Ross Street, Pittsburgh, PA 15219-2230
tr	+ EDI: QNLCARDIELLO.COM	Mar 05 2022 04:28:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Mar 05 2022 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 04 2022 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 05 2022 04:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN:

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			BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 04 2022 23:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Mar 04 2022 23:32:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Mar 05 2022 04:28:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 04 2022 23:32:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15098173	EDI: ATLASACQU	Mar 05 2022 04:28:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
15095744 15075849	EDI: ATLASACQU EDI: ATLASACQU	Mar 05 2022 04:28:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15075847	+ EDI: AIS.COM	Mar 05 2022 04:28:00	Atlas Acquisitions, LLC, 294 Union Street, Hackensack, New Jersey 7601
15075848	+ EDI: AISACG.COM	Mar 05 2022 04:28:00	American InfoSource, LP, P.O. Box 248838, Oklahoma City, Oklahoma 73124-8838
15075850	EDI: CAPONEAUTO.COM	Mar 05 2022 04:28:00	Ascension Capital Group, P.O. Box 201347, Arlington, Texas 76006-1347
15075851	+ EDI: CCS.COM	Mar 05 2022 04:28:00	Capital One Auto Finance, P.O. Box 60511, City of Industry, California 91716-0511
15115261	+ Email/Text: kburkley@bernsteinlaw.com	Mar 05 2022 04:28:00	Credit Collection Services, 725 Canton Street, Norwood, Massachusetts 02062-2679
15055050		Mar 04 2022 23:32:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15075852 15103035	+ Email/Text: kburkley@bernsteinlaw.com EDI: JEFFERSONCAP.COM	Mar 04 2022 23:32:00	Duquesne Light Company, 411 7th Ave., Pittsburgh, Pennsylvania 15219-1942
15075856	EDI: JEFFERSONCAF.COM EDI: MID8.COM	Mar 05 2022 04:28:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15105340	+ EDI: MID8.COM	Mar 05 2022 04:28:00	Midland Credit Management, Inc., P.O. Box 13105, Roanoke, VA 24031-3105
15113542	EDI: PRA.COM	Mar 05 2022 04:28:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15107239	+ Email/Text: ebnpeoples@grblaw.com	Mar 05 2022 04:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
		Mar 04 2022 23:32:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, PC, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15100322	+ EDI: JEFFERSONCAP.COM	Mar 05 2022 04:28:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15075863	EDI: AISSPRINT	Mar 05 2022 04:28:00	Sprint, 6200 Sprint Parkway, Overland Park, Kansas 66251
15105401	EDI: AISSPRINT	Mar 05 2022 04:28:00	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS 662070949
15075868	+ EDI: WFFC.COM	Mar 05 2022 04:28:00	Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagen, Minnesota 55121-1663

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TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address Wells Fargo Bank, National Association, Et Al
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
cr	*+	WELLS FARGO BANK, NATIONAL ASSOCIATION, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
15075855	##+	Marc D. Daffner, Esquire, Daffner & Associates, P.C., Allegheny Building, 429 Forbes Avenue, Suite 610, Pittsburgh, Pennsylvania 15219-1604
15075862	##+	Rosenthal, Morgan and Thomas, Inc., 12747 Olive Blvd., Ste 250, St. Louis, MO 63141-6278

TOTAL: 1 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2022 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wells Fargo Bank National Association, Et Al bnicholas@kmllawgroup.com
Francis E. Corbett	on behalf of Debtor Mark A. Nelson fcorbett@fcorbettlaw.com fcorbett7@gmail.com
James R. Wood	on behalf of Creditor Municipality of Penn Hills jwood@portnoffonline.com jwood@ecf.inforuptcy.com
Jennifer L. Cerce	on behalf of Creditor Penn Hills School District and Municipality of Penn Hills jlc@mbm-law.net
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	e ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9